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## STATE OF MISSISSIPPI Mississippi Insurance Department www.mid.state.ms.us

## **INSURANCE PRODUCER LICENSE INSTRUCTIONS**

- 1.) All applicants are encouraged to apply electronically through Sircon at <a href="www.sircon.com/mississippi">www.sircon.com/mississippi</a> or NIPR at <a href="www.nipr.com">www.nipr.com</a> . Electronic licensing provides for a higher degree of accuracy and more efficient processing.
- 2.) In lieu of filing an electronic application, an applicant may apply by filing the **Insurance Producer license application** with the Department. This application must be completed in its entirety (all questions answered, application signed and dated, and requested documents included).
- 3.) Privilege tax payments (license fees): \$100.00 (resident and non-resident). Renewal fees are \$100.00. Additional fees may be applicable when applying or renewing electronically through SIRCON or NIPR. A producer may reinstate his/her license within 12 months of the expiration without having to retake the examination, by paying the additional late fee and by submitting proof of continuing education, if required. If you are reinstating your license, please indicate as such by writing "reinstate" in the Department Use Only box on the application. The reinstatement will result in your license receiving a new issue date of the first day of the month a completed application is received by the Mississippi Insurance Department.
- 4.) Resident applicant's test scores are electronically submitted to the Mississippi Insurance Department. There is no need to submit test scores with the paper application. Examinations may be arranged by contacting Testing Services, Inc. at <a href="http://www.testingservices-ms.com">http://www.testingservices-ms.com</a> or by phone at (601) 956-0049.
- 5.) Resident applicants must complete 20 hours of prelicensing education and pass an examination for each line of authority requested. The following lines of authority are available: Life, Accident & Health, Property, Casualty, Personal Lines, and Variable Life/Variable Annuity. The Variable Life/Variable Annuity line does not require prelicensing education, but does require a series 6 or series 7 FINRA (Financial Industry Regulatory Authority, formerly NASD) certification.
- 6.) If applying for a first-time license or renewing an existing license through SIRCON, the pre-licensing or continuing education certificate may be faxed to (601) 359-1951 or emailed to licensing@mid.state.ms.us with a request for on-line approval.
- 7.) New residents who wish to transfer a resident license from another state, must submit a Letter of Clearance from their previous resident state (unless license status can be verified on the national producer database). An applicant for a transfer must submit an application to the Department within 90 days of clearing their resident license from their previous state of residence.
- 8.) Non-Residents' license status in their home state will be verified through the NAIC producer database.

- 9.) For more information on the line of authority crosswalk to lines of insurance, please view the chart located on under the "Individuals/Entities: General Licensing Services" section of the Mississippi Insurance Department website.
- 10.) License renewal notices will be mailed approximately 45-60 days prior to the license expiration date.
- 11.) Any checks rejected by your bank will incur a \$30.00 processing fee.
- 12.) Licenses will expire on a biennial basis on the last day of the birth month of the applicant with a minimum term of 13 months and maximum term of 24 months.

11/2009